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ORIGINAL CLAIMS

1. A method for carrying out an electronic transaction, having the following steps:

5 a data interchange is performed (S1) between a first network subscriber node (1) and a second network subscriber node (2) with a first terminal (1a) at the first network subscriber node (1) via a first communication network for stipulating transaction data for the transaction;

15 an identification number for a second terminal (1b) at the first network subscriber node (1) in a second communication network, different than the first, is input into the first terminal (1a) at the first network subscriber node (1) by the first network subscriber node (1);

20 the identification number and the transaction data are transmitted (S1, S2; S1') from the first network subscriber node (1) to a third network subscriber node (3) via a third communication network;

25 the validity of the identification number is verified (S3) by the third network subscriber node (3), and an associated service provider node (4c) from a plurality of service provider nodes (4a, 4b, 4c, 4d) registered with the third network subscriber node (3) is identified (S3);

30 the verified identification number and the transaction data are transmitted (S4) from the third network subscriber node (3) to the associated service provider node (4c) via a fourth communication network;

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a credit stipulated by the transmitted transaction data is reserved (S4a) at the associated service provider node (4c) for the second network subscriber node (2), and the reserved credit is confirmed (S5) by the associated provider node (4c) to the third network subscriber node (3) via the fourth communication network;

a transaction number is generated (S6) and the transaction number is transmitted (S6) from the third network subscriber node (3) to the second terminal (1b) at the first network subscriber node (1) via the second communication network;

the transmitted transaction number is input (S7) into the first terminal (1a) at the first network subscriber node (1) and the input transaction number is transmitted (S7, S8; S7') to the third network subscriber node (3) via the third communication network;

the transmitted transaction number is verified (S9) by the third network subscriber node (3) by comparing it with the transaction number generated previously by the third network subscriber node; and

the credit reserved by the associated service provider node (4c) is confirmed (S10) by the third network subscriber node (3) to the second network subscriber node (2) via the third communication network.

2. A method for carrying out an electronic transaction, having the following steps:

a data interchange is performed (S1) between a first network subscriber node (1) and a second network subscriber node (2) with a first terminal (1a) at the

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first network subscriber node (1) via a first communication network for stipulating transaction data for the transaction;

5 an identification number for a second terminal (1b) at the first network subscriber node (1) in a second communication network, different than the first, is input into the first terminal (1a) at the first network subscriber node (1) by the first network subscriber
10 node (1);

the identification number and the transaction data are transmitted (S1, S2) from the first network subscriber node (1) to a third network subscriber node (3) via a
15 third communication network;

the validity of the identification number is verified (S3) by the third network subscriber node (3), and an associated service provider node (4a) from a plurality
20 of service provider nodes (4a, 4b, 4c, 4d) registered with the third network subscriber node (3) is identified;

the verified identification number and the transaction data are transmitted (S4') from the third network subscriber node (3) to the associated service provider node (4a) via a fourth communication network;
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a credit stipulated by the transmitted transaction data is reserved (S4'a) at the associated service provider node (4a) for the second network subscriber node (2), and the reserved credit is confirmed (S5') by the associated provider node (4a) to the third network subscriber node (3) via the fourth communication
30
35 network;

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a transaction number is generated (S6') and the transaction number is transmitted (S6') from the associated service provider node (4a) to the second terminal (1b) at the first network subscriber node (1) via the second communication network;

the transmitted transaction number is input (S7) into the first terminal (1a) at the first network subscriber node (1) and the input transaction number is transmitted (S7, S8'a) to the third network subscriber node (3) via the third communication network;

the transmitted transaction number is forwarded (S8'b) from the third network subscriber node (3) to the associated service provider node (4a) via the fourth communication network;

the transmitted transaction number is verified (S9') by the associated service provider node (4a) by comparing it with the transaction number generated previously by the associated service provider node;

the verified transaction number is confirmed (S10'a) by the associated service provider node (4a) to the third network subscriber node (3) via the fourth communication network; and

the credit reserved by the associated service provider node (4c) is confirmed (S10'b) by the third network subscriber node (3) to the second network subscriber node (2) via the third communication network.

3. The method as claimed in claim 1 or 2, characterized by the following steps:

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conclusion of the transaction is confirmed (S11) by the second network subscriber node (2) to the third network

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subscriber node (3) via the third communication network; and

conclusion of the transaction is confirmed (S12; S12')
5 by the third network subscriber node (3) to the associated service provider node (4a; 4c) via the fourth communication network.

4. The method as claimed in claim 1, 2 or 3,
10 characterized in that the identification number and the transaction data are transmitted (S1, S2; S1') and/or the input transaction number is transmitted (S7, S8; S7') from the first network subscriber node (1) to the third network subscriber node (3) indirectly via the
15 second network subscriber node (2).

5. The method as claimed in claim 1, 2 or 3, characterized in that the identification number and the transaction data are transmitted (S1, S2; S1') and/or
20 the input transaction number is transmitted (S7, S8; S7') from the first network subscriber node (1) to the third network subscriber node (3) directly.

6. The method as claimed in at least one of the
25 preceding claims, characterized in that the transaction data comprise a purchase price and a product specification.

7. The method as claimed in at least one of the
30 preceding claims, characterized in that the second communication network is a mobile radio network or a landline telephone network, and the identification number is a mobile radio number or a landline telephone number.

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8. The method as claimed in at least one of the preceding claims, characterized in that the first

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and/or third communication network(s) is/are the Internet.

9. The method as claimed in at least one of the preceding claims, characterized in that the fourth communication network is a landline telephone network.

10. The method as claimed in at least one of the preceding claims, characterized in that the transaction number has a one-off validity and/or a time limit for the validity.

11. The method as claimed in at least one of the preceding claims, characterized in that if the verification (S3) or the confirmation (S5; S5') of the reservation or the verification (S9; S9') of the transaction number fails then the third network subscriber node (3) transmits an error message to the second network subscriber node (2) via the third communication network.

12. The method as claimed in at least one of the preceding claims, characterized in that the verification (S3) and identification are performed by means of electronic comparison with a table file.

13. The method as claimed in at least one of the preceding claims, characterized in that if the confirmation (S12; S12') does not occur within a prescribed period then the reserved credit is deleted.

14. The method as claimed in at least one of the preceding claims, characterized in that the reservation (S4a, S4a') is made by debiting an account at the first network subscriber node (1), which account is managed by the associated service provider node (4c; 4a).

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15. The method as claimed in at least one of the preceding claims, characterized in that if the verification (S9; S9') of the transaction number or the confirmation (S11) fails then the third network subscriber node (3) transmits an error message to the associated service provider node (4c; 4a) to delete the reserved credit via the fourth communication network instead of the confirmation (S12; S12').
- 10 16. The method as claimed in at least one of the preceding claims, characterized in that the reservation (S4a; S4a') is made on the basis of a credit rating check at the associated service provider node (4c; 4a).
- 15 17. The method as claimed in at least one of the preceding claims, characterized in that if the verification (S3) and identification (S3) or the confirmation (S10; S10'b) fail then the second network subscriber node (2) asks the first network subscriber node (1) for reinput a limited number of times from the third network subscriber node (3).
- 20 18. The method as claimed in at least one of the preceding claims 4 to 14, characterized in that the transaction number is transmitted by SMS.
- 25 19. The method as claimed in at least one of the preceding claims, characterized in that the first network subscriber node (1) is an end customer node, the second network subscriber node (2) is a provider node, the third network subscriber node (3) is a coordinator node and the service provider node (4a, 4b, 4c, 4d) is a mobile radio provider node.
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AMENDED PATENT CLAIMS

[Filed with the International Bureau on March 11, 2005
(03.11.05); original claims 1-19 replaced by new
5 claims 1-19 (7 pages)]

1. A method for carrying out an electronic transaction, having the following steps:

10 a data interchange is performed (S1) between a first network subscriber node (1) and a second network subscriber node (2) with a first terminal (1a) at the first network subscriber node (1) via a first communication network for stipulating transaction data
15 for the transaction;

an identification number for a second terminal (1b) at the first network subscriber node (1) in a second communication network, different than the first, is
20 input into the first terminal (1a) at the first network subscriber node (1) by the first network subscriber node (1);

the identification number and the transaction data are
25 transmitted (S1, S2; S1') from the first network subscriber node (1) to a third network subscriber node (3) via a third communication network;

the validity of the identification number is verified
30 (S3) by the third network subscriber node (3), and an associated service provider node (4c) from a plurality of service provider nodes (4a, 4b, 4c, 4d) registered with the third network subscriber node (3) is identified (S3) using the identification number;

35 the verified identification number and the transaction data are transmitted (S4) from the third network

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subscriber node (3) to the associated service provider node (4c) via a fourth communication network;

5 a credit stipulated by the transmitted transaction data is reserved (S4a) at the associated service provider node (4c) for the second network subscriber node (2) by debiting an account at the first network subscriber node (1), which account is managed at the associated service provider node (4c) for the identification
10 number, and the reserved credit is confirmed (S5) by the associated provider node (4c) to the third network subscriber node (3) via the fourth communication network;

15 a transaction number is generated (S6) and the transaction number is transmitted (S6) from the third network subscriber node (3) to the second terminal (1b) at the first network subscriber node (1) via the second communication network;

20 the transmitted transaction number is input (S7) into the first terminal (1a) at the first network subscriber node (1) and the input transaction number is transmitted (S7, S8; S7') to the third network
25 subscriber node (3) via the third communication network;

the transmitted transaction number is verified (S9) by the third network subscriber node (3) by comparing it
30 with the transaction number generated previously by the third network subscriber node; and

the credit reserved by the associated service provider node (4c) is confirmed (S10) by the third network
35 subscriber node (3) to the second network subscriber node (2) via the third communication network.

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2. A method for carrying out an electronic transaction, having the following steps:

5 a data interchange is performed (S1) between a first network subscriber node (1) and a second network subscriber node (2) with a first terminal (1a) at the first network subscriber node (1) via a first communication network for stipulating transaction data for the transaction;

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an identification number for a second terminal (1b) at the first network subscriber node (1) in a second communication network, different than the first, is input into the first terminal (1a) at the first network subscriber node (1) by the first network subscriber node (1);

15

the identification number and the transaction data are transmitted (S1, S2) from the first network subscriber node (1) to a third network subscriber node (3) via a third communication network;

20

the validity of the identification number is verified (S3) by the third network subscriber node (3), and an associated service provider node (4a) from a plurality of service provider nodes (4a, 4b, 4c, 4d) registered with the third network subscriber node (3) is identified using the identification number;

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the verified identification number and the transaction data are transmitted (S4') from the third network subscriber node (3) to the associated service provider node (4a) via a fourth communication network;

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35 a credit stipulated by the transmitted transaction data is reserved (S4'a) at the associated service provider node (4a) for the second network subscriber node (2) by

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debiting an account at the first network subscriber node (1), which account is managed at the associated service provider node (4a) for the identification number, and the reserved credit is confirmed (S5') by
5 the associated provider node (4a) to the third network subscriber node (3) via the fourth communication network;

10 a transaction number is generated (S6') and the transaction number is transmitted (S6') from the associated service provider node (4a) to the second terminal (1b) at the first network subscriber node (1) via the second communication network;

15 the transmitted transaction number is input (S7) into the first terminal (1a) at the first network subscriber node (1) and the input transaction number is transmitted (S7, S8'a) to the third network subscriber node (3) via the third communication network;

20 the transmitted transaction number is forwarded (S8'b) from the third network subscriber node (3) to the associated service provider node (4a) via the fourth communication network;

25 the transmitted transaction number is verified (S9') by the associated service provider node (4a) by comparing it with the transaction number generated previously by the associated service provider node;

30 the verified transaction number is confirmed (S10'a) by the associated service provider node (4a) to the third network subscriber node (3) via the fourth communication network; and

35 the credit reserved by the associated service provider node (4c) is confirmed (S10'b) by the third network

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subscriber node (3) to the second network subscriber node (2) via the third communication network.

3. The method as claimed in claim 1 or 2,
5 characterized by the following steps:

conclusion of the transaction is confirmed (S11) by the second network subscriber node (2) to the third network subscriber node (3) via the third communication
10 network; and

conclusion of the transaction is confirmed (S12; S12') by the third network subscriber node (3) to the associated service provider node (4a; 4c) via the
15 fourth communication network.

4. The method as claimed in claim 1, 2 or 3, characterized in that the identification number and the transaction data are transmitted (S1, S2; S1') and/or
20 the input transaction number is transmitted (S7, S8; S7') from the first network subscriber node (1) to the third network subscriber node (3) indirectly via the second network subscriber node (2).

5. The method as claimed in claim 1, 2 or 3, characterized in that the identification number and the transaction data are transmitted (S1, S2; S1') and/or the input transaction number is transmitted (S7, S8; S7') from the first network subscriber node (1) to the
30 third network subscriber node (3) directly.

6. The method as claimed in at least one of the preceding claims, characterized in that the transaction data comprise a purchase price and a product
35 specification.

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7. The method as claimed in at least one of the preceding claims, characterized in that the second communication network is a mobile radio network or a landline telephone network, and the identification number is a mobile radio number or a landline telephone number.

8. The method as claimed in at least one of the preceding claims, characterized in that the first and/or third communication network(s) is/are the Internet.

9. The method as claimed in at least one of the preceding claims, characterized in that the fourth communication network is a landline telephone network.

10. The method as claimed in at least one of the preceding claims, characterized in that the transaction number has a one-off validity and/or a time limit for the validity.

11. The method as claimed in at least one of the preceding claims, characterized in that if the verification (S3) or the confirmation (S5; S5') of the reservation or the verification (S9; S9') of the transaction number fails then the third network subscriber node (3) transmits an error message to the second network subscriber node (2) via the third communication network.

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12. The method as claimed in at least one of the preceding claims, characterized in that the verification (S3) and identification are performed by means of electronic comparison with a table file.

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13. The method as claimed in at least one of the preceding claims, characterized in that if the

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confirmation (S12; S12') does not occur within a prescribed period then the reserved credit is deleted.

14. The method as claimed in at least one of the preceding claims, characterized in that the reservation (S4a, S4a') is made by debiting an account at the first network subscriber node (1), which account is managed by the associated service provider node (4c; 4a).

15. The method as claimed in at least one of the preceding claims, characterized in that if the verification (S9; S9') of the transaction number or the confirmation (S11) fails then the third network subscriber node (3) transmits an error message to the associated service provider node (4c; 4a) to delete the reserved credit via the fourth communication network instead of the confirmation (S12; S12').

16. The method as claimed in at least one of the preceding claims, characterized in that the reservation (S4a; S4a') is made on the basis of a credit rating check at the associated service provider node (4c; 4a).

17. The method as claimed in at least one of the preceding claims, characterized in that if the verification (S3) and identification (S3) or the confirmation (S10; S10'b) fail then the second network subscriber node (2) asks the first network subscriber node (1) for reinput a limited number of times from the third network subscriber node (3).

18. The method as claimed in at least one of the preceding claims 4 to 14, characterized in that the transaction number is transmitted by SMS.

19. The method as claimed in at least one of the preceding claims, characterized in that the first

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network subscriber node (1) is an end customer node,
the second network subscriber node (2) is a provider
node, the third network subscriber node (3) is a
coordinator node and the service provider node (4a, 4b,
5 4c, 4d) is a mobile radio provider node.

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